

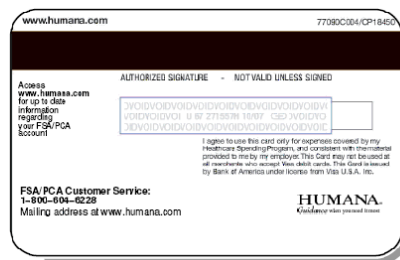
February 2, 2010

SUBSCRIBER NAME
100 E. MAIN ST
LOUISVILLE, KY 40202

Your New HumanaAccess Card

Dear Subscriber Name:

In a few days, you'll receive a new HumanaAccess card. Your new card will look like this:



Effective March 1, 2010, your old card will no longer be accepted.

This new card can be used just as you had used your old card, however prescription drug purchases must be made at a merchant that has an inventory control system, referred to by many as an "Inventory Information Approval System" or "IIAS". These controls are required to ensure that when the HumanaAccess Card is used at pharmacies and other retailers such as grocery or major retail chain stores that only qualified over-the-counter health items as well as prescription drugs can be purchased.

This new card, just as the old one, can be used to purchase qualified medical, dental and vision related items and services, too.

Your new card can be used at most major chain pharmacies, as well as many local pharmacies providing that the merchant has an IIAS type system.

For a complete list of IIAS merchants, log in to *MyHumana* – your secure Website on **Humana.com** – and look in the section called **Spending Accounts; Request Reimbursements for Merchants that support over-the-counter purchases** under the

Humana.com

InSystem

Claims & Spending tab. The merchant list is maintained by a non-Humana organization and is updated frequently.

What happens when I use a non-IIAS merchant?

You'll have to pay out of pocket for your purchases. You can submit a reimbursement request to Humana. You can find reimbursement forms at Request Reimbursements under the Spending Account tab on MYHumana.

Please destroy your old card as soon as you receive the new one. Your old card looks like this:



If you have questions or need a paper copy of the list or reimbursement form, call 1-877-889-9925 to speak with a representative of Humana's Spending Account Member Services. (8 a.m. – 7 p.m. Eastern time)

Sincerely,

Humana Spending Accounts

PS: If you haven't signed up for MyHumana, go to **Humana.com** and click on "Register for MyHumana" to get started.

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